

June 24, 2008

VIA CERTIFIED MAIL # 70070220000378100450

Experian
PO Box 9701
Allen, TX 75013-9701

To Whom It May Concern:

I am in my receipt of my Experian credit report dated June 9, 2008. I am greatly disturbed to see that the information which I specifically asked to be corrected and/or provided has not been changed/entered. I am requesting again that the following information be provided or corrected. IF YOU CANNOT PROVIDE/CORRECT THIS SPECIFIC INFORMATION THEN THE ACCOUNT(S) NEEDS TO BE REMOVED FROM MY REPORT IMMEDIATELY AS MANDATED BY FEDERAL LAW. "PREVIOUSLY INVESTIGATED" IS NOT AN ADEQUATE RESPONSE – AND DOES NOT EQUAL "FRIVELOUS!" If you respond in this manner again, it will be deemed to be in direct violation of federal law and WILL NOT BE TOLERATED.

Specifically I am disputing the reporting of the following item:

Midland Credit Management Acct # [REDACTED]

- * The amount of \$1060.00 is incorrect please correct or delete trade line.
- * The date of the first delinquency with the original creditor is not provided. Please correct or delete.
- * It reports a one month term, which is false. Please correct this or delete this trade line.
- * That this account is an open account. Please correct this or delete this trade line.

Please delete this misleading information, and supply a corrected credit profile to all creditors who have received a copy within the last 6 months, or the last 2 years for employment purposes. Additionally, please provide the name, address, and telephone number of each credit grantor or other subscriber.

Under federal law, you have 30 days to complete your reinvestigation. Be advised that the description of the procedure used to determine the accuracy and completeness of the information is hereby requested as well, to be provided within 15 days of the completion of your reinvestigation. I'm also requesting that an updated copy of my full and complete credit report be mailed to me upon completion of your investigation – not just investigation results – as I am entitled to under federal law!!!

Sincerely,

Sincerely,
Kevin Lamb